

## STUDY ON THE PROFILE, NEEDS AND PROBLEMS FACED BY SMALL AND MEDIUM INDUSTRIES (SMIS) ENTREPRENEURS IN KEDAH

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### Abstract

The state of Kedah which is the rice bowl of Malaysia realized that entrepreneurship is an important economic growth engine for the state. In order to further develop entrepreneurship in the state, the Economic Planning Unit of Kedah needs to develop an Action Plan for the Development of Entrepreneurs in the state. Hence, the objective of this study was to have a detailed demographic profiling of the small and medium industries (SMIs) in the state of Kedah which would provide the necessary inputs based on the information collected from this profiling study of the SMEs in Kedah. This study was able to identify and profile demographic details in terms of age, gender, level of education, marital status, age of the business venture, type of business ownership, who started the business, source of business seed capital, number of employees, profit levels, level of technology used and expansion of their business to overseas markets. Other important information collected were the problems faced by these entrepreneurs and what sort of assistance that they required for their business.

**Keywords:** Entrepreneurship, small and medium industries (SMIs), demographic profiling

### Introduction

Entrepreneurial activity is a catalyst for economic development and hence is very critical and should be taken seriously. Entrepreneurial activity contributes to employment opportunities, the development of creativity and innovation, the creation of strong competitiveness and sustainable development of the state and nation. Entrepreneurial development certainly is a milestone in building a community-based entrepreneurship in the state of Kedah in which a development fund of RM2 million has been allocated for 2010. The fund aims to produce a more robust and competitive Bumiputera entrepreneurs (Warta Kedah, 2010).

To encourage more people to become entrepreneurs or be involved in business, infrastructure such as the Entrepreneur Square in Alor Setar, Sungai Petani Entrepreneur Square and Sungei Petani Halal Park through 9<sup>th</sup> Malaysian Development Plan budget were built. In addition, various training and entrepreneurship programme have been implemented such as the franchise development programme, the programme of an industrial district, entrepreneurial culture training programmes and others (PKNK Economic Report, 2009).

The State Economic Planning Unit (EPU) as the economic development in the state of Kedah has identified the importance of ensuring the rapid development of entrepreneurship in the economic development of the state. With the

combined pool of expertise made available from the collaboration of the State Economic Planning Unit (EPU) and Universiti Utara Malaysia (UUM), an entrepreneurial development plan can be developed to make Kedah a more entrepreneurial dynamic state. An implementation could also be mobilized more effectively in line with the slogan 'A PROSPEROUS KEDAH FOR ALL', which focuses on the balance development in terms of both 'mind and economics' of the plural society of Kedah. Therefore, it is important for UPEN to develop an Action Plan for Entrepreneurial Development for of the state of Kedah in ensuring the development of the entrepreneurship agenda in an organized and systematic manner in order to achieve the desired target.

In planning to achieve the desire shape Entrepreneur Development Action Plan Kedah, a concerted effort need be made to identify the real atmosphere is workable for developing entrepreneurs is carried out by the various parties in the state. The action plan was produced through systematic efforts to collect information related to entrepreneurial activity in the state. A workshop to gather information and identify the status of entrepreneurs and their involvement in entrepreneurship was carried out between some representatives of entrepreneurs under the direct supervision of a consultant from Universiti Utara Malaysia (UUM). Through workshops, information relating to the profile of entrepreneurs in the state of Kedah was collected to support and ensure that the UPEN (EPU) entrepreneurial development strategies are more effective.

## **Background to the Study**

This research report aims to provide comprehensive demographic information of the small and medium enterprises (SMEs) entrepreneurs of in the state of Kedah. This demographic information will help the understanding of the characteristics of SMEs Kedah especially among decision-makers and policy entrepreneurs and the general public.

A clear and accurate understanding of relevant features associated with entrepreneurs is required in order to support their decision-making process and make entrepreneurial development in Kedah in a more effective and relevant manner. This is because the issue of entrepreneurial development in Kedah has not been given much attention as traditionally, Kedah's economy has been dependent on agriculture. Thus, the economic and social landscape is distinctive and unique. However, previous studies report was more concerned about entrepreneur characteristics in general and less focused on research specific to the cluster's economic and social landscape. This study is important to identify the demographic characteristics of SMEs specific to Kedah in order to further assist in the economic planning to meet the needs and wants of the entrepreneurs in Kedah.

This study consists of two parts, Part A focused on the SMEs demographic information derived from the study whilst Part B are discusses the problems and needs of SMEs in depth. Part A consists of fourteen (14) items on the profile of entrepreneurs and business profile entrepreneurs. The entrepreneurs' profile includes four (4) items of information related to age, gender, educational level, and marital status of entrepreneurs. In addition, the entrepreneurs' business profile includes ten (10) items, focusing on the characteristics of the type of business entrepreneur business, specific description of the type of business, the business establishment, business forms, business succession status, the number of business start-up capital, business capital resources, number of employees, estimates of monthly net income, business and market development status abroad.

Part B comprises of six (6) items that are structured based on an 'open-ended question' related problems and needs of SMEs. The purpose of structuring an open-ended question is to obtain results that are more accurate and in-depth on the related problems and needs of entrepreneurs, as this method provides the freedom for entrepreneurs to say

what they want in response to the questions. In addition, the structure of the open-ended questions also enriched the study by allowing the respondents to provide more realistic information. This in turn will facilitate a more in depth and comprehensive discussion on the study conducted. Six (6) items in section B include information on types of programmes needed by entrepreneurs, entrepreneur programme implementation recommendations for improvement, technology application status among entrepreneurs, the method of acquisition of technology, the main problem faced by entrepreneurs, the kind of assistance needed by entrepreneurs, the level of satisfaction entrepreneurs for assistance from the state government, and proposed improvements in the overall development of entrepreneurs.

This study also probe into the involvement of women entrepreneurs in the business sector. As reported by the Malaysian SMR Info (2012) and also the study by Ho (2013) showed that the involvement of women in entrepreneurship is still relatively low compared to the male counterparts. Hence, the Malaysian Government has embarked on developing capacity building initiatives through various Ministries and agencies to create, promote and nurture more women entrepreneurs, in line with the Fourth Thrust of the National Key Result Area (NKRA), which is to develop 4,000 women entrepreneurs by the year 2012. Among some of the Programmes made available for the women entrepreneurs by respective Ministries and Agencies are:

- SME Corp. Malaysia - Skills Upgrading Programme;
- MATRADE - Women Exporters Development Programme (WEDP);
- National Entrepreneurship Institute (INSKEN) - Entrepreneur training programmes;
- Women Development Department under the Ministry of Women, Family and Community Development;
- AmanahIkhtiar Malaysia (AIM) - Program KewanganMikro Bandar;
- GIATMARA – Program PembentukanUsahawan

## **Methodology**

This study utilised the survey method. A total of 91 Kedah entrepreneurs engaged in various business areas was selected to participate in a workshop to identify the problems and needs of entrepreneurs. An instrument for collecting data was developed.

## **Findings and Discussion**

### **Entrepreneur Demographic Profile**

The Kedah Entrepreneurs Directory reported that there were 1,325 people registered as entrepreneurs in 2008 and the majority of entrepreneurs registered consisted of Bumiputera entrepreneurs. Based on these statistics, the development of entrepreneurs in the state of Kedah is less encouraging. However, these statistics are not accurate indicators of the actual entrepreneurial development landscape in the state. This is because, entrepreneurs should not only be seen in terms of the sheer number of entrepreneurs, but the characteristics of the entrepreneur business itself should be reviewed in its entirety.

This study is an initial step in identifying the capabilities and performance of entrepreneurs in the state especially Bumiputera entrepreneurs registered. However, financial limitations and time render entrepreneurs tracer studies cannot be conducted as a whole. It promotes the study of applying the sampling method chosen group of

entrepreneurs who registered and participated in the workshop organized by the EPU as the sample. The study involved ninety-one (91) respondents consisting of Bumiputera entrepreneurs in the state of Kedah, which operated business in various business sectors. Listed below are the types of business operated by entrepreneurs in the state of Kedah.

In Table 1 (a) it is found that there are 196 entrepreneurs involved in food / beverage business, followed by textiles (147), general services / cooperatives (121), home appliances, kitchen / interior design (90), tourism / transport (88 ), industrial / manufacturing (82), health / beauty (70), retail / wholesale (63), restaurant / catering (60), agriculture / animal husbandry (55), computer / electrical / electronics (54) and other business less than 50 people.

Table 1 (a): Type of business operated by entrepreneurs in the state of Kedah

No.	Types of Business	Total No. of Entrepreneurs
1	Food industry/beverage	196
2	Textiles	147
3	Services/Cooperatives	121
4	Household appliances/kitchen/interior decoration	90
5	Tourism/Transport	88
6	Industrial / Manufacturing	82
7	Professional services	78
8	Health / Beauty	70
9	Retail / Wholesale	63
10	Restaurant / Catering	60
11	Agriculture / Livestock	55
12	Computers, electrical and electronic	54
13	Contract / Construction	49
14	Other business collaboration	44
15	Printing / Advertising	40
16	Accessories for men / women	33
17	Craft / Art	30
18	Books / Stationery	25
	<b>Total</b>	<b>1325</b>

### (a) Profile of Entrepreneur by Age

Table 1 (b) shows the profile of entrepreneurs by age group which consisted of five (5) age categories. The majority of entrepreneurs is made up of people aged between 41 years to 50 years a total of 42.9 per cent and adolescents under the age of 20 years, they cover 4.4 percent of the total sample. A total of 33 per cent is made up of young people between the ages of 21 to 40 years. Meanwhile, entrepreneurs over the age of 50, make up 18.7 percent of the total sample.

Table 1 (b): Profile of Entrepreneurs by Age

Age (years)	Frequency	Percentage
< 20	4	4.4
21 – 30	10	11.0
31 – 40	20	22.0
41 -50	39	42.9
>51	17	18.7
Missing	1	1.1
<b>Total</b>	<b>91</b>	<b>100.0</b>

The findings of the study showed that individuals who are in the productive age group ranging in age from 21 years to 50 years are the main stakeholders in the entrepreneurial career. Participation of individuals who are in the age group below 20 years showed a positive development exist among the younger age group in terms of career development and entrepreneurial culture. This age group who only makes up 4.4 percent of the total respondents should not be viewed as the lowest group involved in entrepreneurship, but rather it should be interpreted in the positive perspective. This is because career development among youths is no longer focused only on employment opportunities provided by both the government and the private sector but would also include self-employment via entrepreneurship as a career choice able to generate income.

These findings should be taken seriously by policy makers groups for their development-Programme Programme entrepreneurial development is no longer just involve the youth but also encourage young people to choose this field as a career option.

### (b) Profile of Entrepreneurs by Gender

Women entrepreneurs are the majority of respondents involved in this study with a total of 62.6 percent of the total sample. A total of 37.4 percent of respondents consisted of male entrepreneurs in the state. Preliminary discussions indicate study was carried out surveys and comprehensive but it can give the impression that women entrepreneurs are starting to seriously venture into. This finding is in line with the government's efforts in

beginning to pay special attention to the development of women entrepreneurs. For example, a specific entrepreneurship development fund for women entrepreneurs has been established to promote the career development of women entrepreneurs.

Table 2: Profile of Entrepreneurs by Gender

Gender	Frequency	Percentage
Male	34	37.4
Female	57	62.6
<b>Total</b>	<b>91</b>	<b>100.0</b>

In Malaysia, the involvement of women in the business sector is still lagging behind as compared to the male counterparts. Based on a 2005 census conducted by the Ministry of International Trade and Industry (MITI), the female gender make up only 16 percent (equivalent to 83,000 businesses) of the total number of businesses that were owned and operated by women. In addition, 89.5 percent of women-owned businesses in Malaysia are in the service industry (MITI, 2009). Many of them provide services that are largely confined within the Malaysian women entrepreneurs "feminine" work scope. A report from the Ministry of Women and Family Development [MWFD], 2003) showed that most of the services rendered by women's businesses were in childcare and pre-school, beauty and skin care, training and consultancy, property management, and insurance.

However, the findings of this study in Kedah showed that the women folks were eager participants in becoming involved in the owning and operating of businesses. This is evident from the figures above which showed that 62.6 percent of the respondents were women. Thus, the State Government of Kedah should be aware of this encouraging statistics and perhaps put in plan to further encourage and develop the women entrepreneurs in the rice bowl of Malaysia.

### (c) Profile of Entrepreneurs by Education

The majority of entrepreneurs (37 entrepreneurs or 40.7%) have an education level up to the Malaysian Certificate of Education / MCE / SPVM of whilst 21 people (23.2%) achieved the Malaysian Higher School Certificate or HSC. In order for the entrepreneurs to move forward, they need to look for opportunities to increase their knowledge in their business. Training and knowledge programmes such as the Skills Certificate which are relevant to their business operations will be useful for these entrepreneurs apart from the basic level education.

Table 3: Profile of Entrepreneurs According to Education

Education Level	Frequency	Percentage
Primary School	7	7.7
LCE/SRP/PMR	8	8.8
MCE/SPMV/SPM	37	40.7
HSC/STPM	21	23.1
Diploma	8	8.8
Degree	9	9.9
Others	1	1.1
<b>Total</b>	<b>91</b>	<b>100.0</b>

**(d) Profile of Entrepreneurs by Marital Status**

Based on marital status, a total of 77 people or 84.6% of the entrepreneurs were married. This finding showed that entrepreneurs who are married with families does not prevent entrepreneurs from venturing into the business even though they have to balance business activities with family needs at the same time. The desire to help couples increase their family incomes also encouraged them to venture into the business. This is further supported by the findings whereby the majority of entrepreneurs were women.

Table 4: Profile of Entrepreneurs by Marital Status

Marital Status	Frequency	Percentage
Single	8	8.8
Divorced	3	3.3
Widow	3	3.3
Married	77	84.6
<b>Total</b>	<b>91</b>	<b>100.0</b>

**(e) Entrepreneurs' Business Type**

The majority (37 entrepreneurs or 40.7 %) of the entrepreneurs' first choice of business types were service-based, while products were the second choice of 29 people or 31.9%. However, there are also entrepreneurs who operated business based on service and products at the same time (22, 24.3%). Service-based business is a top choice for businesses which are generally easier to implement and operate because it relies heavily on the skills possessed by the entrepreneur.

Table 5: Entrepreneurs' Type of Business

Type of Business	Frequency	Percentage
Services	37	40.7
Product	29	31.9
Product and Services	22	24.2
Missing	3	3.3
<b>Total</b>	<b>91</b>	<b>100.0</b>

**(f) Entrepreneurs Involvement in Business Operation (Number of Years)**

A total of 22 entrepreneurs (24.2%) stated that they have in business operation in the range 1 to 5 years and a total of 14 entrepreneurs (15.4%) have been in business between 6 to 10 years. The data showed that the age of their business is still in a preliminary stage. This causes a variety of needs such as financial resources become increasingly important to ensure that their businesses can operate.

Table 6: Entrepreneurs Involvement in Business Operation (Number of Years)

Business Age (years)	Frequency	Percentage
1 – 5	22	24.2
6 – 10	14	15.4
11 – 15	7	7.7
16 – 20	9	9.9
21 – 25	3	3.3
>25	1	1.1
Missing	35	38.4
<b>Total</b>	<b>91</b>	<b>100.0</b>

**(g) Type of Entrepreneurs' Business Ownership**

The type of business ownership that is preferred by the entrepreneurs is a sole proprietorship as represented by 70 entrepreneurs or 76.9%. After sole proprietorship, there are 14 entrepreneurs or 15.4% who operated their business via a business partnership. Given that the size of the entrepreneurs' business operation is small scale; sole proprietorship is usually the preferred choice of the entrepreneurs. In addition, the business capital required undertaking a sole proprietorship or partnership business is also not high.



Table 7: Types of Business Ownership of Entrepreneurs

Types of Ownership	Frequency	Percentages
Sole Proprietor	70	76.9
Partnership	14	15.4
Private Limited Company (Sdn. Bhd)	6	6.6
Missing	1	1.1
<b>Total</b>	<b>91</b>	<b>100.0</b>

#### (h) Entrepreneurs' Succession Business

Apart from the fact that most of the business ownership is sole proprietorship, it was also found that most of the entrepreneurs set up their own business. A total of 83 entrepreneurs or 91.2% of the entrepreneurs surveyed indicated that their business venture is the result of their own efforts to establish the business. In other words, the entrepreneur wants to start a business from an early age by using their own ideas and also the fact that they themselves determined how they wanted their business to be operated.

Table 8: Entrepreneurs' Business Succession

Business Succession	Frequency	Percentage
Own Initiation/start-up	83	91.2
Family Inheritance	4	4.4
Purchase/takeover	3	3.3
Missing	1	1.1
<b>Total</b>	<b>91</b>	<b>100.0</b>

#### (i) Entrepreneurs' Seed Capital/ Business Start-up Capital

Based on the table 9 below, it can be seen that a total of 42 or 46.1% entrepreneurs started their business with a seed capital of between RM1000 to RM20, 000. This low amount of seed capital required in their business start-up is due to the fact that most of the entrepreneurs in general started their ventures within the small and medium enterprise (SMEs) category. Thus, the SMEs category lower requirement of seed capital can be easily met by the entrepreneurs.

Table 9: Entrepreneurs' Seed Capital/Business Start-up Capital

Seed/Start-up Capital (RM)	Frequency	Percentage
<1,000	7	7.7
1,000 - 20,000	42	46.1
20,000 - 40,000	5	5.5
41,000 - 60,000	1	1.1
61,000 - 80,000	1	1.1
81,000 - 100,000	2	2.2
>100,000	1	1.1
Missing	32	35.2
<b>Total</b>	<b>91</b>	<b>100.0</b>

## (j) Source of Entrepreneurs' Start-up/Seed Capital

In addition, the study also showed a total of 59 entrepreneurs or 64.8% used their own savings as a source of business capital followed 21 entrepreneurs or 23.1% used money borrowed from a financial institution. By using their own savings, entrepreneurs do not have to wait longer because it takes time to process the loan or seed capital application and to finally obtain approval from the financial institutions. Furthermore, they can hit the ground running starting and running their small business as soon as possible without any wastage of time, because time wasted in waiting is apparently lost in the business world.

Table 10: Source of Entrepreneurs' Start-up/Seed Capital

Source of Seed Capital	Frequency	Percentage
Owning Savings	59	64.8
Loan from Financial Institutions	21	23.1
Loan from Family/Friends	5	5.5
Others	5	5.5
Missing	1	1.1
<b>Total</b>	<b>91</b>	<b>100.0</b>

**(k) Number of Entrepreneurs' Employees**

The number of employees working employed by the entrepreneurs were mostly within the category of 1 to 5 employees. There were 67 entrepreneurs or 73.6% who reported that the number of employees that they hired were in the category of between 1 and 5. This is because the businesses ventured by the entrepreneurs were SMEs.

Table 11: Number of Employees Employed by Entrepreneurs

No of Employees	Frequency	Percentage
1 - 5	67	73.6
6 - 10	11	12.1
11 - 15	3	3.3
16 - 20	2	2.2
No Workers Employed	3	3.3
Missing	5	5.5
<b>Total</b>	<b>91</b>	<b>100.0</b>

**(l) Entrepreneurs' Estimated Monthly Net Income**

Although the entrepreneurs are involved in small businesses, the estimated net monthly income as stated by 57 entrepreneurs or by 62.7% of the total entrepreneurs earn between RM1001-RM6000. However, there are also a number of entrepreneurs (4%) whose net monthly earning was more than RM30, 000.

Table 12: Entrepreneurs' Estimated Monthly Net Income

Estimated Net Monthly Income (RM)	Frequency	Percentage
<1,000	7	7.7
1,001 - 6,000	57	62.7
6,001 - 12,000	6	6.6
12,001 - 18,000	2	2.2
18,001 - 24,000	1	1.1
24,001 - 30,000	4	4.3
>30,000	2	2.2
Missing	12	13.2
<b>Total</b>	<b>91</b>	<b>100.0</b>

### (m) Status of Entrepreneurs' Overseas Market Expansion

With regard to the status of entrepreneurs' overseas markets expansion plans, there are 67 entrepreneurs or 73.6% who stated that they do not plan to expand to overseas markets. Only 20 entrepreneurs or 22% of entrepreneurs stated that they are planning to expand into overseas markets. As most businesses are run by entrepreneurs operating between 1 to 5 years and having no more than 5 employees, their current attention and plans are focused on expanding the local market than focusing on or trying to penetrate the overseas markets. Nevertheless, the opportunity to expand overseas should be explored and further developed so that the entrepreneur should not be too dependent on the local domestic market..

Table 13: Status of Entrepreneurs' Foreign Markets Development Plan

Status of Overseas Market Development	Frequency	Percentage
Already expanded overseas	2	2.2
Not yet	67	73.6
In the plans	20	22.0
Missing	2	2.2
<b>Total</b>	<b>91</b>	<b>100.0</b>

### Other Important Issues

Further discussion is about some important information that was collected through from the survey that was conducted. Among some of the problems faced by the entrepreneurs are the problem in the application of technology, the proposed programme entrepreneur, the proposed entrepreneur enhancement/development programme, the types of assistance that are required, entrepreneurs' satisfaction, the cause of entrepreneurs' dissatisfaction and the entrepreneurs' proposal for improvement.

### (a) The needs and problems Entrepreneurs

In doing business, among the major problems faced by entrepreneurs is financial issues as indicated by 40 people or 41.3% of entrepreneurs. In addition, there were 13 entrepreneurs or 13.4% of the entrepreneurs who felt that the main problem they faced was that of marketing while 12 entrepreneurs or 12.4% reported that they faced market problems. Depending on the size and operations of the business entrepreneur, finance was a major problem because entrepreneurs need funds to grow and operate.

Table 1: Entrepreneurs' main problems

Entrepreneurs' Main Problem	Frequency	Percentage
Finance	40	41.3
Marketing	13	13.4
Market	12	12.4
Skilled Workers	9	9.2
Technological Capability	8	8.2
Business Environment (e.g. product price increase)	4	4.2
Knowledge and Skills	3	3.1
Product Quality	2	2.1
Lacking Motivation	2	2.1
Business Infrastructure	1	1.0
Halal Certification	1	1.0
Business Premises Location	1	1.0
Policy and Legal Legislation	1	1.0
<b>Total</b>	<b>97</b>	<b>100.0</b>

### (b) Types of Technology Applications

As much as 64 entrepreneurs or 70.3% reported that they did not use technology applications. d. The remaining 12 entrepreneurs or 13.5% used semi-automatic machines and fully automatic applications. Another 10 of the entrepreneurs or 11% entrepreneurs were found to be using the internet access for their businesses. Encouragement in the use of technology among entrepreneurs should be enhanced through incentives such as financing and computer training is included as part of the loan conditions to help business entrepreneurs.

Table 2: Types of Technology Applications

Types of Technology Applications	Frequency	Percentage
No Technology application	64	70.3
Processing Machines (Automatic & Semi-Automatic)	12	13.2
Internet	10	11.0
Packaging Technology	2	2.2

LCD	1	1.1
Computer	1	1.1
IMP	1	1.1
<b>Total</b>	<b>91</b>	<b>100.0</b>

## Conclusion

This study has provided some invaluable insights into the profiles of entrepreneurs in the state of Kedah. By having a profile of these entrepreneurs, it can be used to identify the needs and problems faced by entrepreneurs. Entrepreneurs' profile information is important inputs in helping the authorities and policy makers in developing the action plan for the state of Kedah. In addition, the problems faced by entrepreneurs can be identified and solutions can then be suggested in order to overcome these problems. The perception of entrepreneurs toward the government entrepreneurial development agencies can also be improved which in turn will help these agencies in improving their services and delivery systems towards their intended target, i.e. the entrepreneurs themselves. The needs of the entrepreneur can also be identified in order to ensure that more sustainable entrepreneurial development processes can be implemented.

When comparing the female entrepreneurs against their male counterparts, this research found that the main problems faced by the females were similar to that of the male counterparts. Policy makers in Kedah could play a pivotal role by looking into these common problems faced by both genders which in the longer term will serve to facilitate a more dynamic development and growth of entrepreneurship in Kedah.

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